

**UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA**

State of Minnesota, by its
Attorney General Lori Swanson,

Civil File No. 12-145 RHK/JJK

Plaintiff,

v.

AFFIDAVIT OF MARNA GERKE

Accretive Health, Inc.,

Defendant.

Marna Gerke, being first duly sworn on oath, state as follows:

1. My name is Marna Gerke. I am 65 years old and live in Lindstrom, Minnesota. In 2005, I retired from the University of Minnesota, where I worked in Human Resources. Among other job duties, I helped advise employees about the Family and Medical Leave Act. My husband is also retired from the University of Minnesota, where he worked as an electrician. We have three grown children and four grandchildren. As a retiree, I enjoy spending time with my grandchildren. I have insurance coverage from Blue Cross Blue Shield of Minnesota, and I take pride in paying my bills on time.

2. On January 7, 2012, I had a severe allergic reaction and developed a very bad case of hives. I had never had an allergic reaction before. My entire arm was swollen with hives, and I had tingling around my mouth. I went to Urgent Care at Fairview Lakes Medical Center. Staff there were concerned that my airway could swell, compromising my ability to breathe, so they checked me into the Emergency Room.

While waiting alone in the patient room with a blood pressure cuff on my arm and before I had seen a physician, a woman came into my exam room pushing a cart with a small computer on it. She indicated that I had a \$60 copay for emergency services and asked me to pay that amount right then. I had never been admitted to an Emergency Room before and was startled by the request. The woman asked to see my checking account number and immediately deducted the dollar amount from my account. I was startled to be asked to pay money in the patient room, and it did not even enter my mind that I could refuse to pay. There is an intimidation factor to being asked to pay money before you see a doctor in the Emergency Room. It was my impression that I better pay right then. After the collection person left, a doctor came in, examined me, and prescribed medication. I was so surprised to receive a collection visit in the Emergency Room that I mentioned it to my family when I got home.

Marna Gerke
MARNA GERKE

Subscribed and sworn to before me
this 5 day of May,
2012.

June M. Walsh
Notary Public

